



TITLE: SYSTEM AND METHOD FOR ACCOMPLISHING TWO-FACTOR USER AUTHENTICATION
USING THE INTERNET

INVENTOR'S NAME: Sean Brennan

SERIAL NO.: 10/050,752 DOCKET NO.: 105.215US1 REPLACEMENT SHEET

1/8

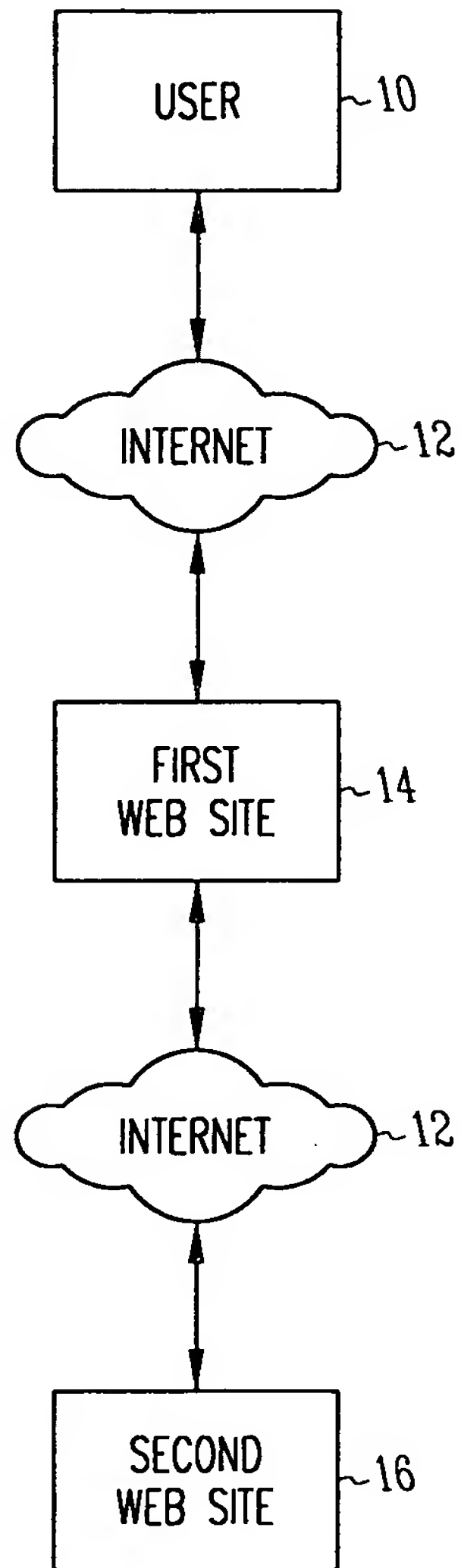


FIG. 1

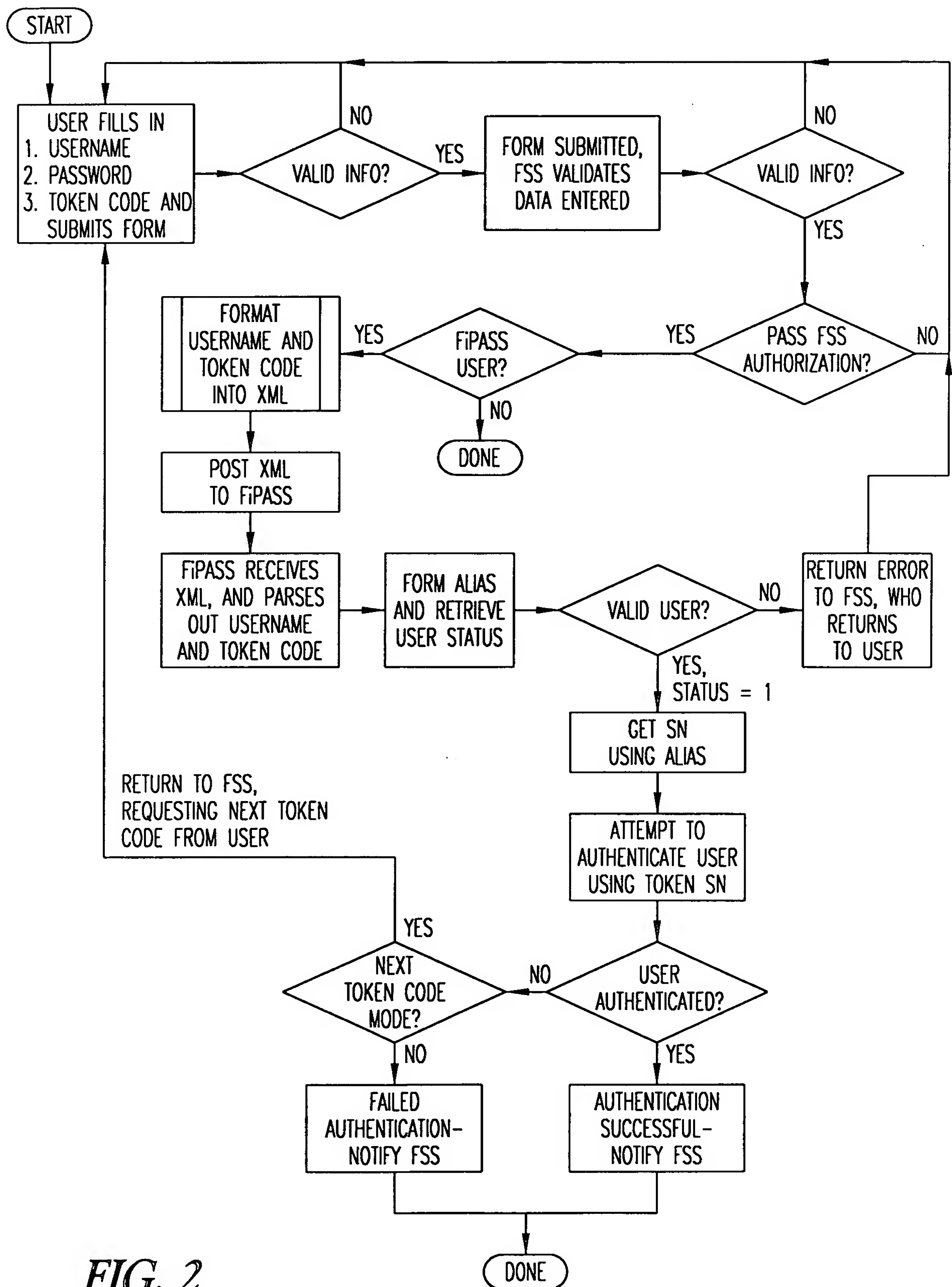


FIG. 2

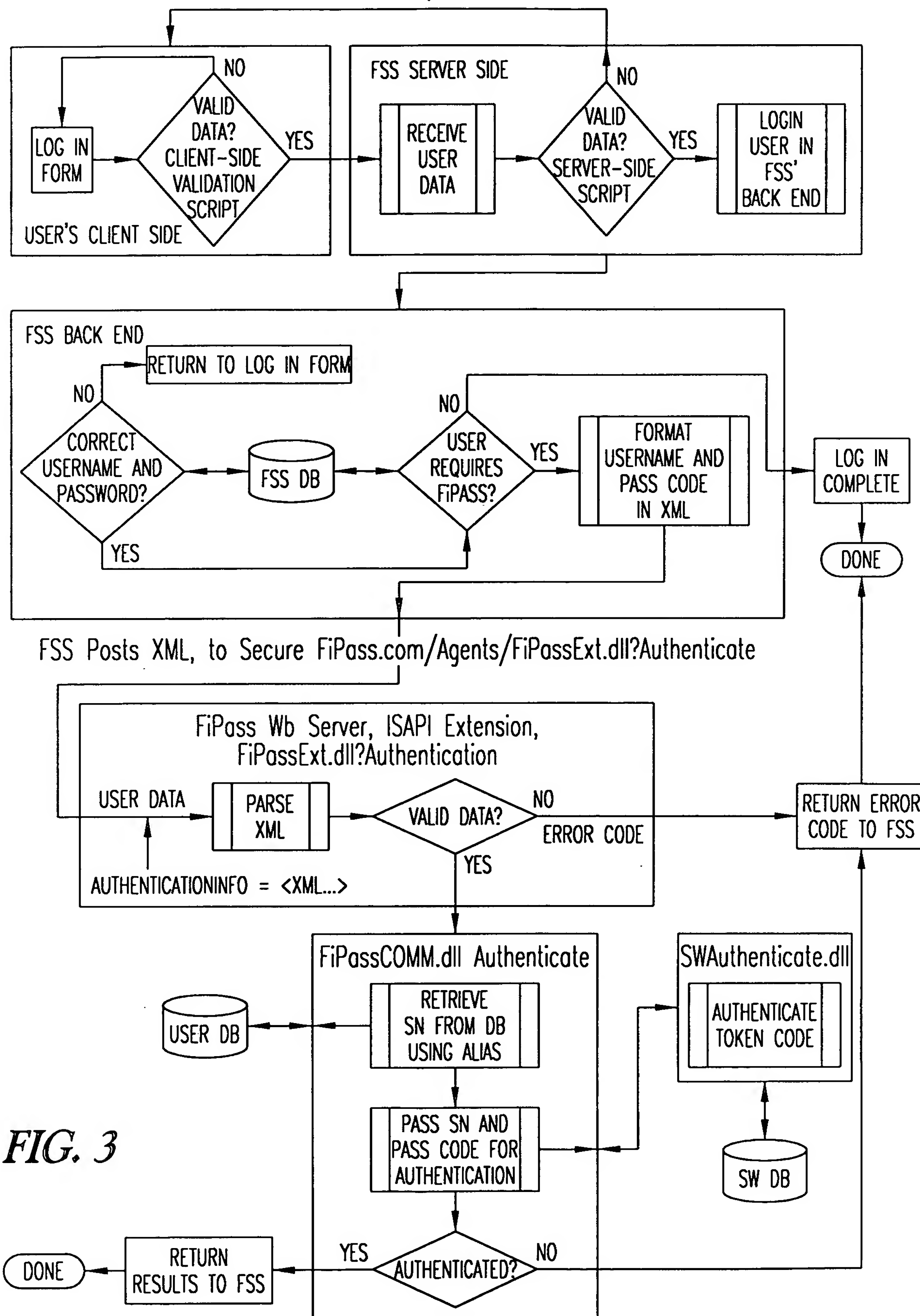


FIG. 3

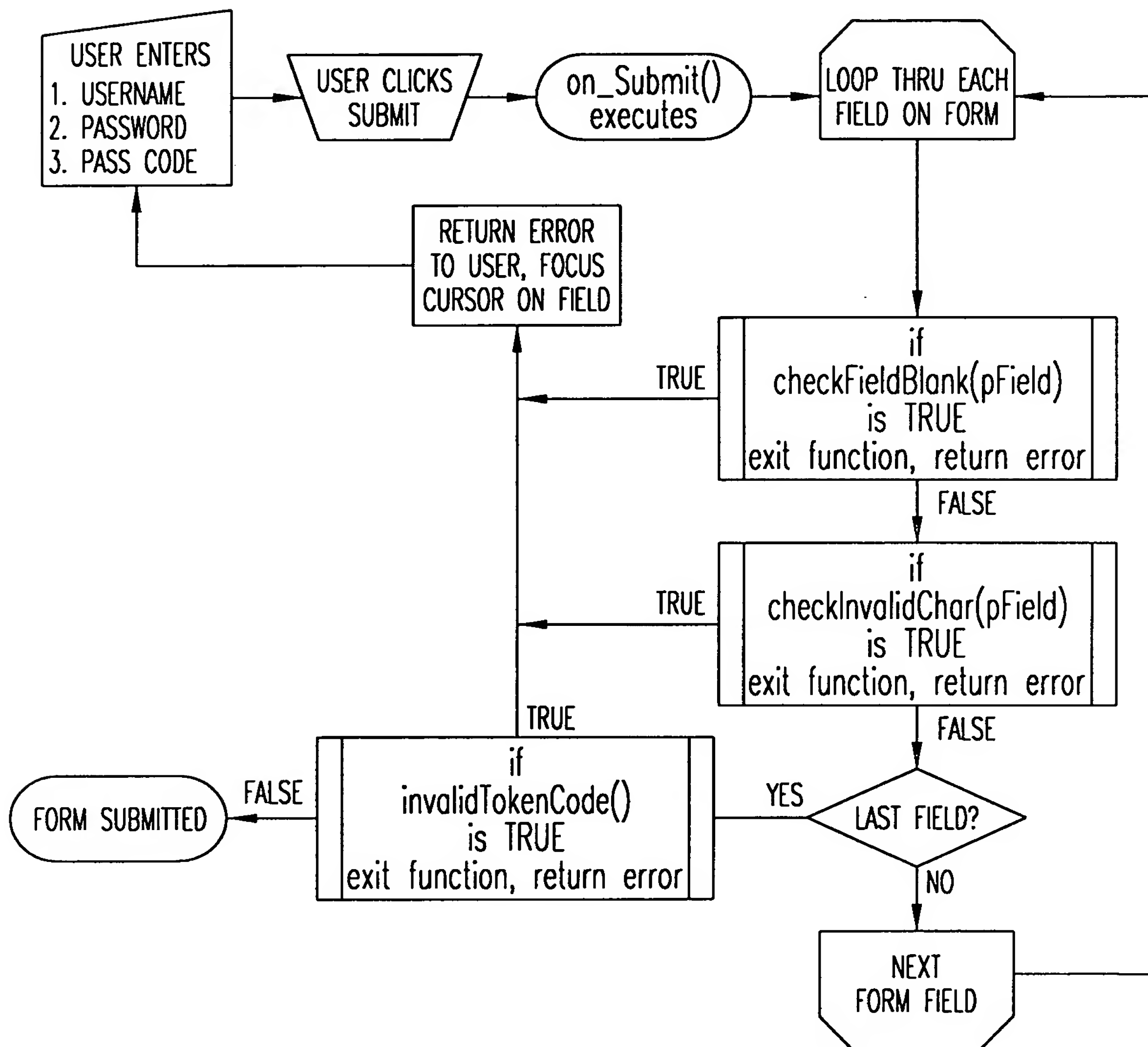


FIG. 4

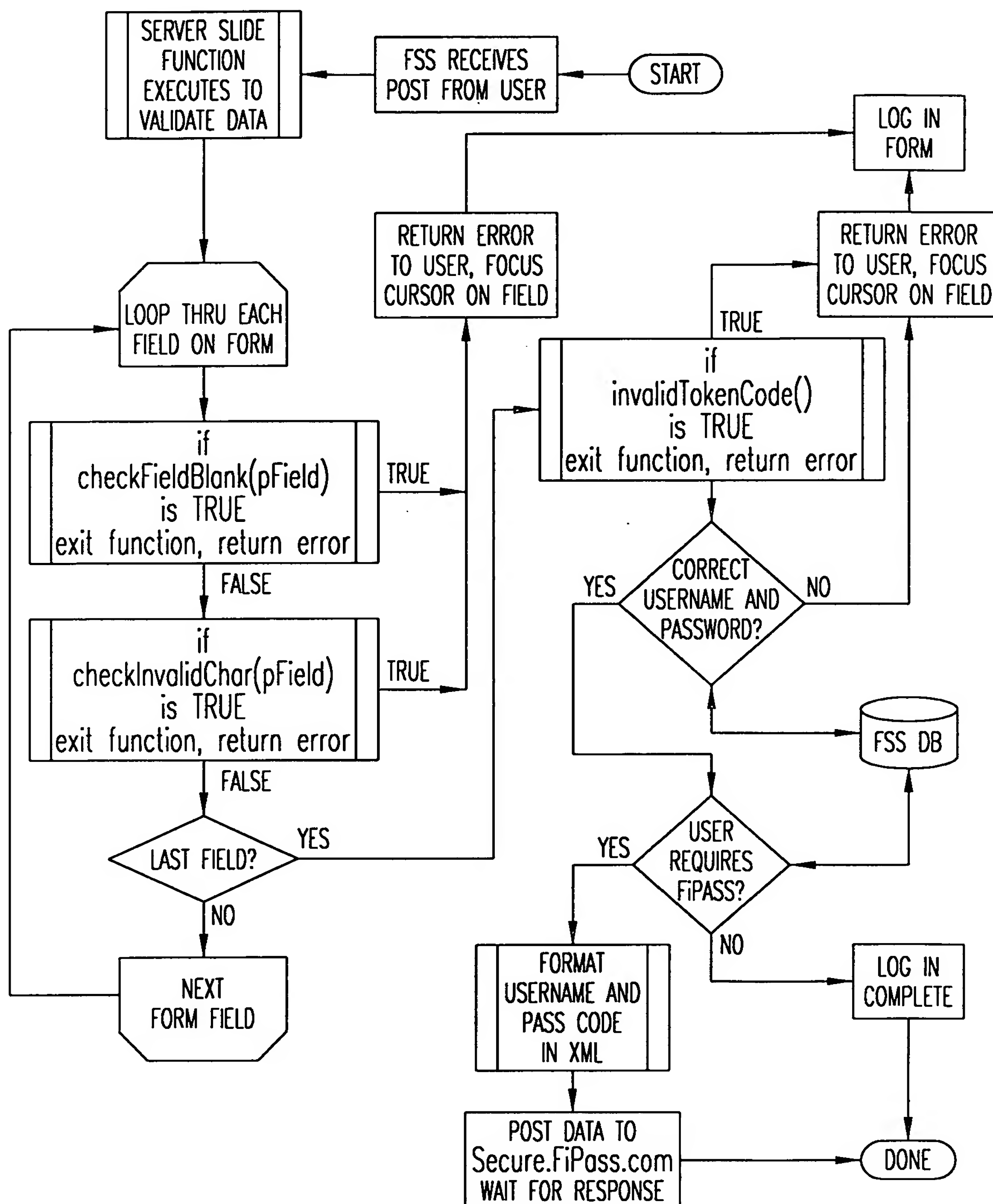


FIG. 5

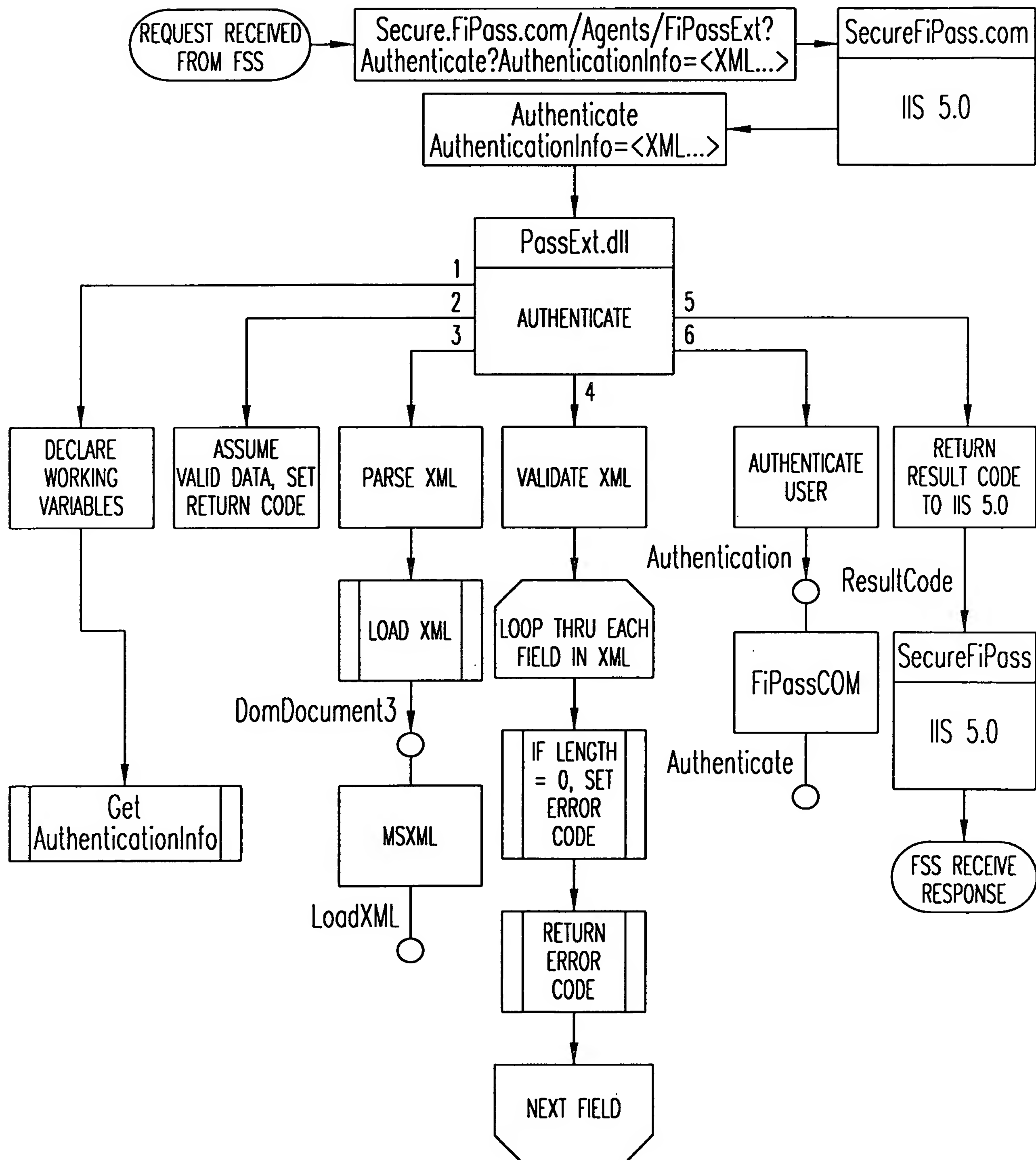


FIG. 6

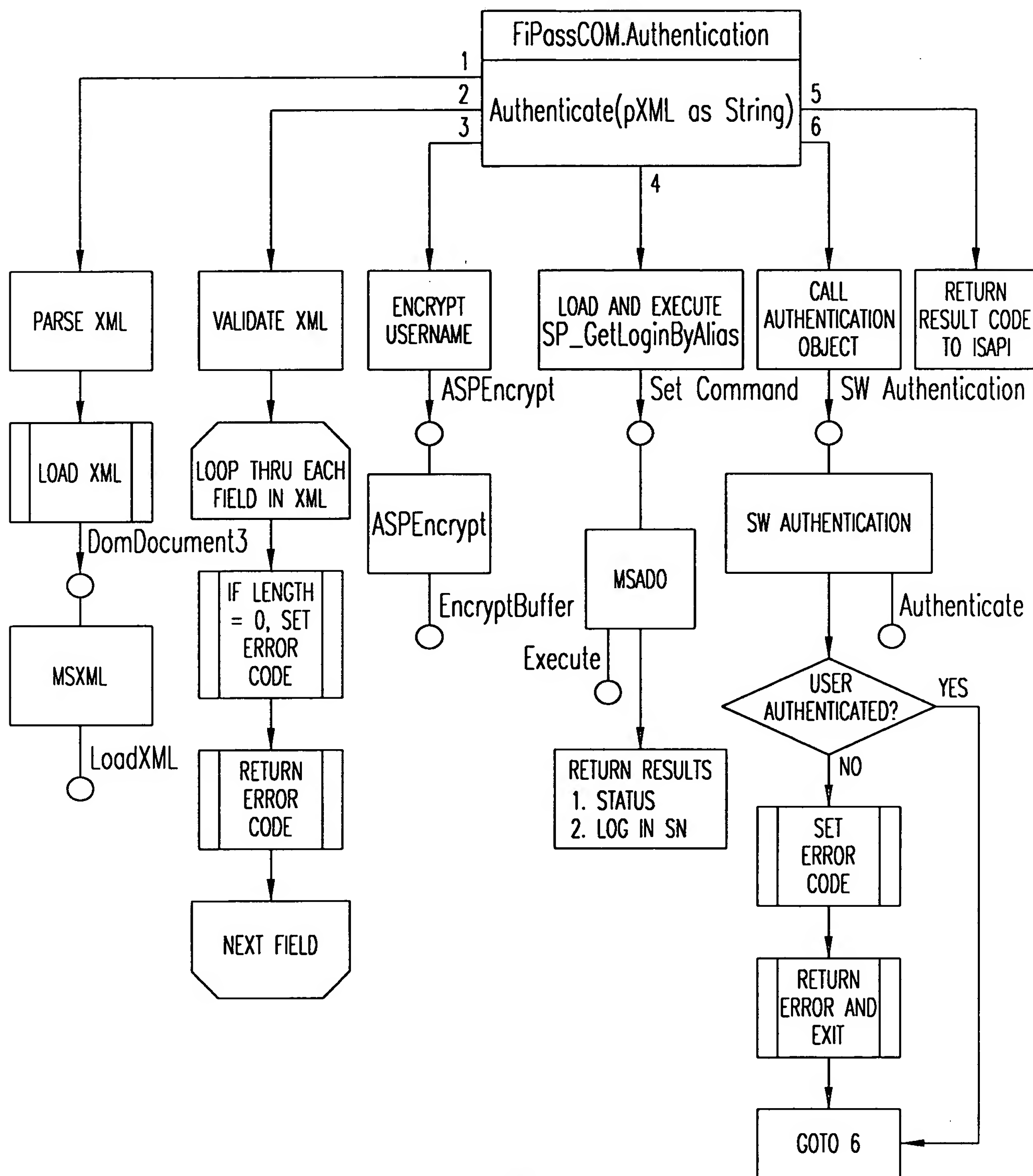


FIG. 7

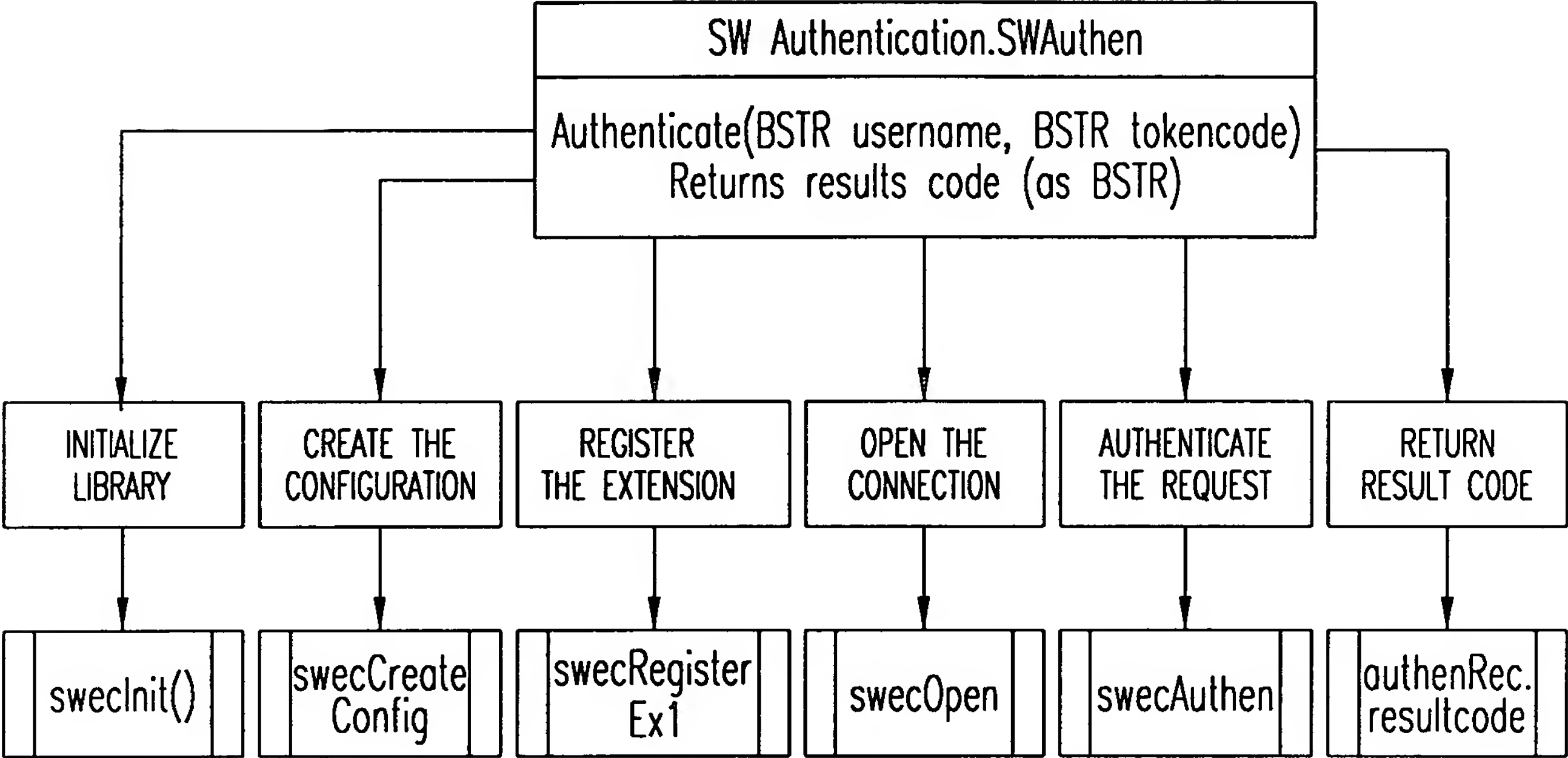


FIG. 8